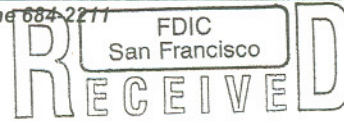




First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

THOMAS A. HOLT
Vice President



September 8, 2005

SEP 12 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Director John F. Carter:

Wal-Mart's application for deposit insurance from the FDIC should be denied in order to keep banking and commerce separated for the following reasons:

- Mixing banking and commerce is bad public policy that could jeopardize the impartial allocation of credit and create conflicts of interest. Congress reaffirmed its opposition to the mixing of banking and commerce in the Gramm-Leach-Bliley Act. Imagine a Wal-Mart Bank disfavoring small businesses that compete with Wal-Mart and favoring Wal-Mart suppliers in credit decisions, or requiring Wal-Mart suppliers to bank with the Wal-Mart Bank.
- Wal-Mart has a history of de-stabilizing communities. With its vast resources, it could drive out community banks like it has driven out community grocery stores, pharmacies, and hardware stores. Where would that leave our communities?
- The systemic risk posed by a Wal-Mart bank would be enormous. Wal-Mart already controls 8% of the non-restaurant, non-automotive sales in the U.S. With a branch of Wal-Mart bank in every store, it would represent a dangerous and unprecedented concentration of economic power.

Sincerely,

Thomas A. Holt
Vice President

dm



First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

TRICIA BEI
Operations Officer

September 8, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Tricia Berlinger
Operations Officer

GJS/dm

2005 SEP 12 AM 10:33



First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

DIANNE FARRIS
Operations Officer - Lending

September 8, 2005

2005 SEP 12 AM 9:41

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Dianne Farris

Dianne Farris
Operations Officer-Lending

GJS/dm



First National Bank

Buffalo, Wyoming 82834

P.O. Box 400

Phone 684-2211

ARNOLD R. GRIFFITH, JR.
Vice President

September 8, 2005



FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Arnold R. Griffith, Jr.
Vice President

GJS/dm



First National Bank

Buffalo, Wyoming 82834

P.O. Box 400

Phone 684-2211

RAYMOND A. HOLT
President

September 8, 2005



FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Raymond A. Holt
President

dm



First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

DOUGLAS L. WAGNER
Vice President

September 8, 2005



FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Douglas L. Wagner
Vice President

dm



FIRST NATIONAL BANK

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

2005 SEP 12 AM 9:53

September 8, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Emily Whipple
Operations Office
Data Processing

dm



First National Bank

Buffalo, Wyoming 82834

P.O. Box 400

Phone 684-2211

ROBERT D. McBRIDE
Assistant Vice President

September 8, 2005



FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Robert D. McBride
Assistant Vice President

dm



First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

GEORGE J. SCHAFER
Senior Vice President
Senior Trust Officer

September 8, 2005



FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Director John F. Carter:

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Sincerely,

George J. Schafer
Senior Vice President

GJS/dm



First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

Security Officer

September 8, 2005

FDIC San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

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Sincerely,

Diana Borgialli
Operations Officer – Tellers
Security Officer

GJS/dm

2005 SEP 12 AM 10:33